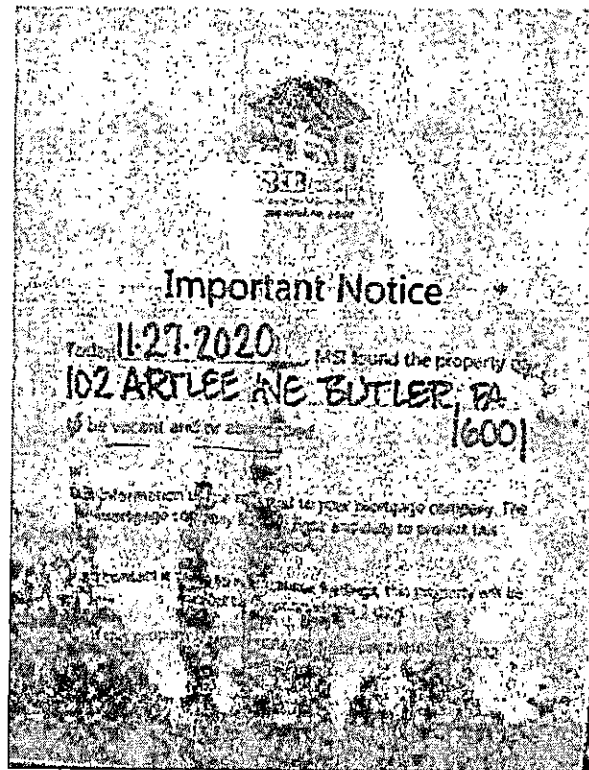
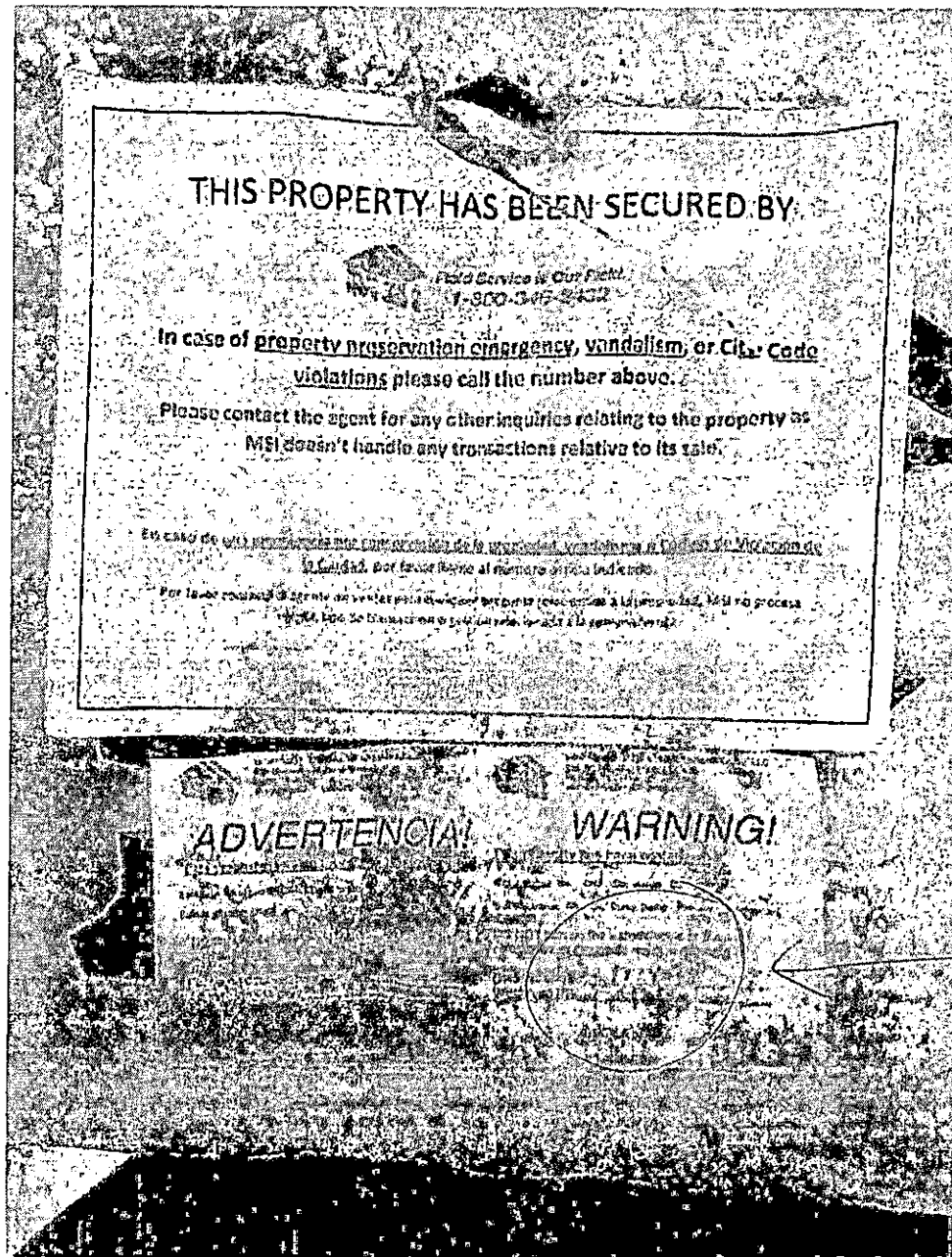
A handwritten number 8, drawn with a single continuous line, positioned centrally on the page.

EXHIBIT

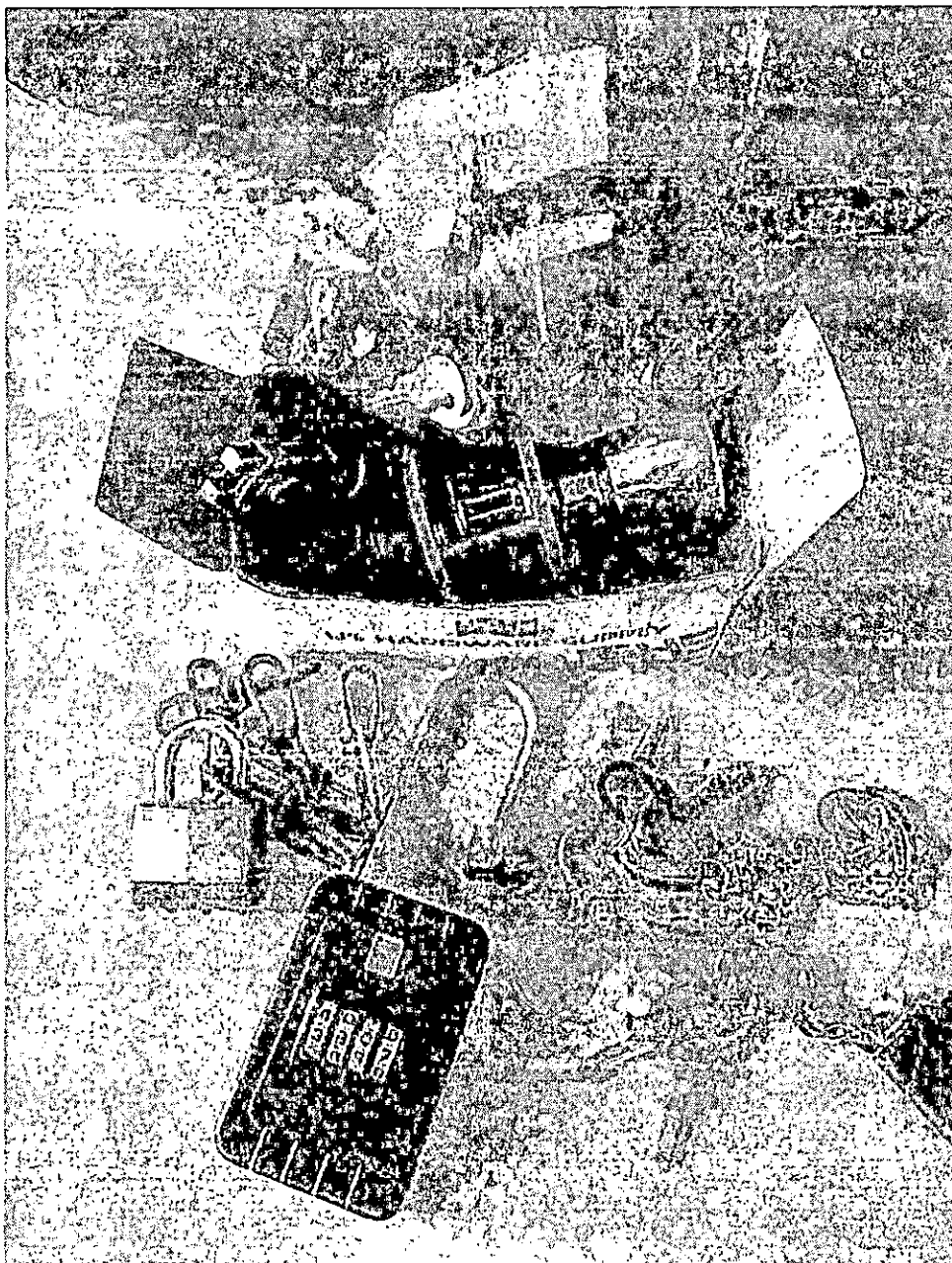


← Date
11/27/2020

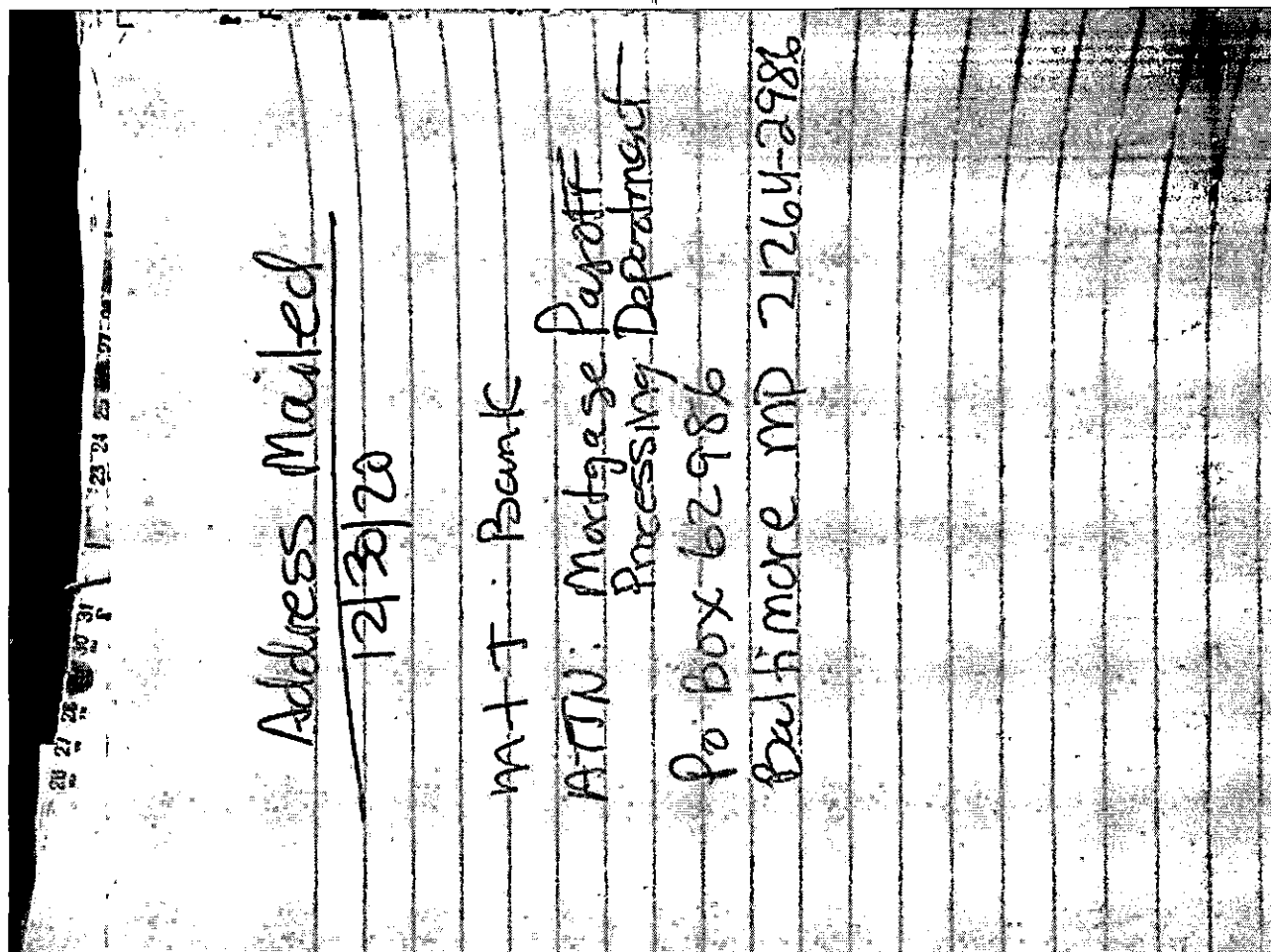
Declared VACANT and
Abandoned with out a
Court and Judge review



Lock out Home Posting Window
without a Court or Judge Review
order



Lock Box and pad lock
and Keys. Changed Door
Handles from Home
Replaced by MSR Preservation



(1) OF 7

December 29, 2020

Loan # CO31693120

FHA # 442-446725 / 703

Property Address: 102 Artledge Ave, Butler PA 16001

Joanne M. Roman

ON Forbearance Effort: 10/1/2020 - 9/30/2021

Comments (2) or 3/31/2021

Dear Mr. T Bank

This letter is written in Request for another pay off letter. Last letter Requested was Dated 10/21/2020 through 12/1/2020 has expired and I am marketing this House for Sale to try and satisfy my Debt to you. The Realtor is Century 21 Nick Supik (412) 450-0034. He should request Any information from you please Provide to him. Please mail my pay off letter to Joanne Roman 1402 Box 5967, Graysonville PA 00656 This is my current mailing Address

This property is currently Vacant
AS OF 11/1/2020. For Sale

② of 7

I am currently on a Forbearance Plan But Have Question about Charges shown on Last Statement Received Showing Amount Due @ \$8503.32 on December 22, 2020 by mail.

- ① Please provide me information with in pay off letter to explain the overage/shortage amount of \$57.50. ② My last pay off letter stated \$1453.80. High-risk Based in Surcharge Premiums were to be Paid 09-2021 @ 121.15 per month. Please explain the \$499.99 Escrow Balance in Detail Costs. My records show \$2126.27. School Taxes was Disbursed & Paid 09-2020 and are not Due until 09-2021. The Township taxes were paid \$795.83 04-2020 and not Due until 04-2021.

- ③ Please explain in detail the Corporate Costs of \$355.00 for Property Inspection & Maintenance Done 11/30/20 to 12/8/20. What was ~~the~~ ~~amount~~

(3) of 7

Completed and provide Billing
Details. and I am questioning
why have you gained access
to my home without my
permission if my home is
not (by law) being foreclosed
on currently. As I am
under a forbearance plan
and are still the owner
of this home and have
many many options to
pay off and keep my
home that I may
take from Nov to April
2021 because the Federal
Government just passed
a new Law on 12/29/20
to continue mortgage assist
due to Covid 19,

Why have you forced your self
in to my home and changed
my locks without my
consent. I believe this
is Against the current Law
I Am Protected Under Forebearance

4

OF 7

You are charging me the
corporate costs illegally
because you should
not have gained access
into my home without
my permission.

Therefore I am requesting
in writing (why)? and
asking for a reason.

I verified today that
my home is not in
foreclosure.

My home is still my
currently until my
forbearance ends and
I still have options
even then to keep
my home.

You have unlawfully
entered my home.

5 OF 7

Under current laws I am
protected under and
charged me corporate
costs to my LOAN
that you have no
business changing my
locks on my House.

(4) I received notice ^{dated 12/14/20}
from Insurance
Department that they
intend to purchase
Hazard Insurance
in the amount of
\$1,552.00. Please provide
me a copy of the
Declaration coverage
amount to arrive at
this cost my current
principle balance is \$176,916.37
Insurance Agent

Mortgage Statement

(6) OF 7

Explained to me that
is the Amount that
should be insured.

(5) Also provide me the
monthly cost breakdown
you will charge me
and when it starts
and I Am aware
if I sell this House
before April 2021
before my Forbearance
ends I should only
be charge for premiums
to Date of Sale
pro rated to begin of
Policy. Provide me
Policy costs for my
records by month.

(6) Last I want to explain
in my last pay off letter
the Oct 21, 2020 it
stated that you would
accept the full pre
payment amount when
ever it is PAID

(7) of 7

and collect interest only
to the Date of that
payment (at \$118.12
per Day).

I believe there may be
some errors being made
by M&T Bank that
violate my legal
Rights and therefore, I
would like the additional
information (in Details)
that I requested to
be provided as stated
in this letter and
mailed to me with my
need pay off Request
Letter to my Current
Address: Joanne Roman

Hc02 Box 5967
Guyanille PK 00656

Sincerely, Joanne M. Roman
(814) 323-5853

NOTE: I kept a copy of this letter for my records

December 07, 2020

IMPORTANT INFORMATION ABOUT YOUR MORTGAGE FORBEARANCE PLAN

S.750-8585-XXXXXX 001-4-028-028-028-028

JOANNE M ROMAN

MC 2 BOX 5867

GUAYANILLA PR 00658-9702

Mortgage Account Information

Lock Box 6899

OR

3120

Loan Number: 001691120
Property Address: 102 ARTLEE AVENUE
RUTLER PA 16001

Forbearance
until 4/30/2021

Dear Mortgage Customer(s):

At M&T Bank we know the impacts from COVID-19 remain uncertain and unprecedented, and we are here to help you navigate your options as it relates to your mortgage. Notwithstanding your current mortgage terms, under the terms of your FICA (Federal Housing Administration) loan, you have already taken advantage of the Forbearance Plan that temporarily reduces or pauses your monthly mortgage payments.

If you continue to be affected by COVID-19, one option you have is to extend your current Forbearance Plan. Call us at 1-800-724-1433, Monday through Thursday from 9am to 8pm EST or Friday from 9am to 5pm EST, or visit our website at mtb.com/hardshipassistance to extend your Forbearance Plan.

If you believe your situation is unique and you are unable to pay your mortgage, FICA has recently announced new options for customers seeking Forbearance who want to resume making mortgage payments. As of March 1, 2020, you are eligible to be reviewed for several new options related to FICA. Some of these options require that you pay all past due amounts in full at the end of the Forbearance period.

Among the options that we can discuss with you if you are ready to end Forbearance are FICA's COVID-19 Partial Claim and COVID-19 Loan Modification. These options do not require that you submit documentation for review, but we must speak with you first to begin the review process.

COVID-19 PARTIAL CLAIM - If your financial situation has improved and you wish to fully afford the mortgage payments you were making prior to the Forbearance Plan, then a COVID-19 Partial Claim may be available to you. This option brings your loan current and defers the missed mortgage payments during the Forbearance Plan to the end of the loan, allowing you to resume making your previous monthly payments amount. You would then pay off the missed payments at the end of your current mortgage loan term, or earlier if you sell your home, refinance your mortgage, or otherwise payoff the interest bearing portion of your mortgage loan.

COVID-19 LOAN MODIFICATION - If you don't believe you can afford the mortgage payments you had before the Forbearance Plan, you may qualify for a loan modification that would bring your loan current and lower your mortgage payment by permanently modifying your loan terms to a lower interest rate and/or extending the length of the loan.

If neither of these options are affordable, there are additional loan retention and large disposition options we can discuss. Some of these other options could require that you submit additional documentation for review.

Please See Reverse Side

Payment Processing P.O. Box 42388, Baltimore, MD 21264-2388

Notice of Error or Information: Mortgage M&T Bank, P.O. Box 68888, Baltimore, MD 21264-2888

Mortgage account information: 1-800-724-1433, ext 6111 only at 9am-5pm

COVID 19

one option is
to have
extended your
forbearance
Plan

Page 1 OF 2

1/20/2021

MTT Bank Home Owner
Assistance Center

Loan # 0031693170
File # 442-4467275/703
Property Address 133 Orloff Ave Butler PA 16001

Dear MTT Bank,

This letter is being written to
inform you that I am currently
in a financial hardship. I am currently
on a hardship plan which is due to
expire on 3/31/2021. I am
requesting that the plan be
administered for an additional
period of 90 days to 6/30/2021
in order for me to complete
the plan. The plan is currently
in good standing. I am
paying the plan on time and
am currently on track to
complete the plan by 6/30/2021.

My monthly payment is \$150.00
per month. I am currently
paying the plan on time and
am currently on track to
complete the plan by 6/30/2021.

Request Extension Forebearance
Denied by MTT BANK

Page 20 of 2

Based on latest pay off statement
 Dated 1/11/2021 and previous letter
 Pay off Dated 10/21/2020.

- ① I am aware that Loss mitigation
 FHA does not require a lump sum
 repayment at the end of Foreclosure
 if borrower were current as
 of 3/1/20 and meet criteria
 of Partial Claim is at (0%)^{zero} percent
 interest No fee, Junior Lien
 on my property that will become
 payable when I sell the house.
 Covid 19 Standalone Partial Claim
 FHA offers to help Repay
 missed payments over time and
 bring my mortgage current immediately.
- ② Pending Job offer pay resolve
 my short term hardship and
 able me to resume regular
 same principle/interest monthly
 payments and defer past due
 Amount until end of the
 loan term to Repay when
 House is Sold.

Sincerely,
 [Signature]

Current Address
 P.O. Box 5967
 Guaymas, Sonora, Mexico 06656

Thank you for contacting the FHA Resource Center, FHA case No./Sec. 442-4467275/703. Serviced by M&T Ban Loan#: 0031693120

Dear Joanne Roman,

Thank you for contacting the FHA Resource Center regarding FHA case No./Sec. 442-4467275/703. Serviced by M&T Ban Loan#: 0031693120.

Your email Service Request, Number CAS-9036409-T9Z5Z8 has been escalated for further review. Due to a high volume, questions are generally answered within 4 business days.

For further assistance please contact the FHA Resource Center by sending an email to answers@hud.gov, calling 1-800-CALL-FHA (1-800-225-5342)

from 8am to 8 pm. EST, or visiting our online knowledgebase at www.hud.gov/answers (24 hours / 7 days a week).

DISCLAIMER: All policy information contained in the knowledgebase article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.

Thank you for contacting the FHA Resource Center,

Your email has been received and we are currently reviewing your request. Due to high volume as a result of the COVID-19 pandemic, please allow up to 2 business days to receive a response to your inquiry. If your email requires further assistance, additional processing time will be indicated.

Your reference number is CAS-9036409-T9Z5Z8. Please use this number for future reference.

2/22/2021

Letter Attached

Done By email From Puerto Rico

FHA case No./Sec. 442-4467275/703. Serviced by M&T Ban Loan#: 0031693120

Property Address: 102 Artlee Avenue Butler PA 16001

On 9/11/2020 wrote letter to services M&T Bank that I was having Financial Hardship related to COVID 19 Pandemic issues and was unable to make monthly mortgage payments and requested to be placed on forbearance plan per Cares Act legislation.

Last payment made 7/1/2020 loan principal balance owed \$176,401.46. M&T Bank charged me August and September 2020 late fees of \$34.54 each month for total \$69.08 and place me on 180 days forbearance plan begin 10/1/2020 to 3/31/2021; which I plan to contact M&T in February 2021 bank to extend another 180 days.

However, during this process the bank also have began preparing foreclosure as they told me on the phone. I called to inquire why they changed the locks on my house on 11/20/20 and I have no access to my house and wanted the code to their lock box to gain entry to my home For my realtor to continue showing the house I am trying to sell it and they have already caused me to lose one buyer and the second buyer that I have wants to do inspections and there are no meters on the house and signs all over not to disturb the winterization we need to turn on the utilities to do the inspections for an FHA home inspection for the buyers.

On 11/1/20 I moved out because I place my home on market for sale with a Relator. It was on market 6 days and had offer with closing date 12/31/20. I lost that offer due to bank interference which scared the buyer away because of their sign placed on door. I called the number on the flyer placed on door several time which said if you do not contact us in 3 days we will assume abandonment and will secure the home and notify your bank. I got not response left several voice mails with a Peter Love per telephone message. The company contacted my relator not me. My relator called to tell me they entered the house And change the locks and he does not have access to the lock box to Show the property and our buyers backed out of the deal for fear that the house was under foreclosure.

I wrote a letter to M&T bank with no response. I called 1/11/21 and requested lock box code. The hesitated but gave it to me. I requested the bank to stop entry and monthly inspection costs and maintenance charges being added to my mortgage as advanced corporate costs and requested a detailed letter from the bank to explain what the maintenance and repairs were done and remove them Because I did not authorize anyone to enter my home change my locks or do any maintenance to my house. I reminded the bank that I am on a forbearance plan and they are not allowed to start foreclosure process according to Cares Act legislation and I am entitled to sell my house to pay them off because I have equity in it and my house was not behind effective March 1, 2020 according to the cares act.

I asked for in writing who authorized the entrance to my home And a detailed summarization of the maintenance and repair cost what was actually done on the home that I am being charge for by the bank as corporate expenses on my mortgage statement. The bank said they would send that information to me by email that same day and I never received it.

On 1/11/21 I also asked for a 2nd payoff letter from M&T BANK because I had another buyer. Want to close on 1/31/21. The mortgage payoff statement showed corporate advance charges for maintenance and repairs totaling \$533.

I did not authorize that company to be in my house and my house is not considered to be under foreclosure because I am under a forbearance plan.

M&T Bank has not Provide me the detailed statement as of today fir hat those charges were for what was done and proof that they were done and refused to remove them from the pay off.

I've now lost a second buyer. Thanks interference the bank is causing me not to be able to sell my house. I feel I have rights under the cares act and forbearance plan related the current situation going on in the world with this pandemic which has affected my income and my personal life negatively and financially

10/2420 I lost my \$80k year Fed job, life insurance and health insurance; my credit cards, my 2020 new car and now now my perfect credit score is terrible and I'm in debt for the first time ever that I can fix and I am losing my house.

I went from riches to rags in a matter of two months. I Worked my entire life since 16 years old and a 30 year Fed employee and now I am on Medicaid, food stamps for the 1st time ever and I hate it. I'm looking for Federal Employment here in Puerto Rico applying for jobs as much as possible when they come out. I Applied 11/1/20 for unemployment in Pennsylvania and to date still have not received one payment.


I am asking for help legally of what I can do to make things right so I can sell my house without the price is going up every month because the bank is interfering.

I am now in Puerto Rico with my spouse and have no way to return to my home however I'd like to continue to try to save it to be able to sell it instead of losing all of my equity in the home appraised at 225K when I bought it and I paid \$200,000 for it With my loan with M&T BANK backed by FHA homebuyer's protection.

Can someone please contact me To assist me in providing me my legal rights so I am able to sell my home Without the bank interference entering my home monthly without my permission adding more corporate cost of maintenance and inspections.

they winterized my home which I had previously winterized before I left and then charge me for it. all the meters are gone off my house and it's hard to sell the house to someone who's interested in buying with FHA if they're not allowed to turn on the utilities for the inspections.

My new mailing address is HC02 Box 5967, Guayanilla PR 00656

Sincerely, 
Sent from my iPhone
Joanne Roman
814-323-5853

February 22, 2021

M&T Bank
Customer Asset Management
475 Crosspoint Parkway
Getzville, NY 14068

Dear M&T Bank,

I am writing today concerning the correspondence I received from you stating that you added Nick Supik as 3rd party who may request information on my behalf. You stated it was per my request.

I am conveying that information is not correct. I did NOT add Nick Supik as a 3rd party allowed to make inquiries on my behalf and have access to my M&T Bank mortgage case. I called in on January 11, 2021 and requested a payoff letter be faxed to my relator's office (Nick Supik). To clarify, I have NOT given M&T Bank permission for anyone to request information on my behalf from your office except now for my Attorney, Douglas Hipp.

Please remove from your records the name of Nick Supik from my account, I did not authorize him to act on my behalf as a 3rd party allowing access to my personal and financial information with M&T Bank.

Additionally, please be advised that I have not received a response from your office from the enclosed copy of the handwritten letter dated 1/20/2021 that I mailed to your office requesting a 180-day extension be added onto my mortgage forbearance to extend it to September 2021. My current 1st 180-day forbearance is scheduled to end on 04/19/2021.

Enclosed information that was updated on 02/16/2021, stating homeowners may seek to have forbearance extension as shown on the Consumer Financial Protection Bureau (CFPB) related to the CARES ACT Mortgage Relief deadlines for FHA back loans: may add two additional three months extensions, up to the maximum of 18 month of total forbearance as long as the initial forbearance was requested on or before June 30, 2020 and the homeowner was current with mortgage payment on 03/20/2020.

I wish to be notified upon receipt, the outcome of my request and/or concerns listed in this correspondence.

Sincerely,



Joanne M. Roman

814-323-5853

HCO2 Box 5967, Guayanilla PR 00656